

February 05, 2014

Clerk, U.S. Bankruptcy Court

Below is an Order of the Court.



THOMAS M. RENN  
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON

In re \_\_\_\_\_  
Debtor(s) \_\_\_\_\_ ) Case No. \_\_\_\_\_  
                        ) ) ORDER, DRAFTED ON: \_\_\_\_\_,  
                        ) ) RE: RELIEF FROM (Check ALL that apply):  
                        ) ) DEBTOR STAY     CODEBTOR STAY  
                        ) ) CREDITOR: \_\_\_\_\_  
                        ) ) CODEBTOR: \_\_\_\_\_

The undersigned, \_\_\_\_\_, whose address is \_\_\_\_\_,  
\_\_\_\_\_, Email address is \_\_\_\_\_,  
Phone No. is \_\_\_\_\_, and any OSB # is \_\_\_\_\_, presents this Order based upon:

The completed Stipulation of the parties located at the end of this document.

The oral stipulation of the parties at the hearing held on \_\_\_\_\_.

The ruling of the court at the hearing held on \_\_\_\_\_.

Creditor certifies any default notice required by pt. 5 of the Order re: Relief from Stay entered on \_\_\_\_\_ was served,  
and that debtor has failed to comply with the conditions of that order.

Creditor certifies that no response was filed within the response period plus 3 days to the Motion for Relief from Stay that  
was filed on \_\_\_\_\_ and served on \_\_\_\_\_.

**IT IS ORDERED** that, except as provided in pt. 4 below, the stay existing pursuant to 11 USC §362(a) shall remain in effect  
as to the property described below (hereinafter "the property"):

Personal property described as (e.g., 2001 Ford Taurus):

Real property located at (i.e., street address):

[Optional UNLESS In Rem Relief Granted] Exhibit A attached hereto is the legal description of the property.

**IT IS FURTHER ORDERED** that the stay is subject to the conditions marked below:

**1. Regular Payment Requirements.**

- a. Debtor(s) shall deliver regular monthly payments in the amount of \$\_\_\_\_\_ commencing \_\_\_\_\_ to Creditor at the following address:
- b. The Chapter 13 trustee shall immediately pay and disburse to Creditor the amount of \$\_\_\_\_\_ per month from funds paid to the trustee by Debtor(s), and continue each month until the plan is confirmed, at which time the plan payment terms shall control. Payments made by the trustee under this order shall be deemed to be payments under the plan for purposes of the trustee's collection of percentage fees.
- c. Debtor(s) shall pay to the trustee any and all payments required to be paid under the terms of the Chapter 13 plan.

**2. Cure Payment Requirements.** Debtor(s) shall cure the post-petition default of \$\_\_\_\_\_ consisting of

(e.g., \$\_\_\_\_ in payments and \$\_\_\_\_ in late charges for April - June, 2002), as follows:

- a. In equal monthly installments of \$\_\_\_\_\_ each, commencing \_\_\_\_\_ and continuing thereafter through and including \_\_\_\_\_.
- b. By paying the sum of \$\_\_\_\_\_ on or before \_\_\_\_\_, and the sum of \$\_\_\_\_\_ on or before \_\_\_\_\_.
- c. Other (describe): \_\_\_\_\_

**3. Insurance Requirement(s).** Debtor shall maintain insurance on the property at all times as required by the security agreement, naming \_\_\_\_\_ as the loss payee.

On or before \_\_\_\_\_ Debtor(s) shall provide counsel for Creditor with proof of insurance.

**4. Stay Relief and Codebtor Stay Relief without Cure Opportunity.**

- a. Upon default in the conditions in pt(s). \_\_\_\_\_ Creditor may file and serve a certificate of non-compliance specifying the default, together with a proposed order terminating the stay to allow Creditor to foreclose on, and obtain possession of, the property to the extent permitted by applicable nonbankruptcy law, which the Court may grant without further notice or hearing.
- b. The stay is terminated to allow Creditor to foreclose on, and obtain possession of, the property to the extent permitted by applicable nonbankruptcy law, provided that a foreclosure sale shall not occur prior to \_\_\_\_\_.
- c. Creditor is granted relief from stay effective \_\_\_\_\_ to foreclose on, and obtain possession of, the property, to the extent permitted by applicable nonbankruptcy law.
- d. Creditor is granted relief from stay to foreclose on, and obtain possession of, the property, to the extent permitted by applicable nonbankruptcy law.
- e. If a Creditor with a senior lien on the property is granted relief from stay, Creditor may file and serve a certificate identifying the senior lien holder and a proposed order terminating the stay, which the Court may grant without further notice or hearing.
- f. Creditor is granted relief from stay to \_\_\_\_\_.
- g. Creditor is granted "in rem" relief from stay with respect to the real property described above and in Exhibit A. This order shall be binding in any other case filed under 11 USC purporting to affect such real property filed not later than two (2) years after the date of the entry of this order unless the bankruptcy court in the subsequent case grants relief from this order. Any governmental unit that accepts notices of interests or liens in real property shall accept a certified copy of this order for indexing and recording.

h. Creditor is granted relief from the codebtor stay, as it applies to the codebtor(s) named in the caption above, to enforce the terms of the contract and collect the deficiency balance.

5. **Stay Relief with Cure Opportunity.** Upon default in the checked condition(s) in pt(s). 1 - 3, Creditor shall serve written notice of default on Debtor(s) and Attorney for Debtor(s) that gives Debtor(s) \_\_\_\_ calendar days after the mailing of the notice to cure the default. If Debtor(s) fails to cure the default in accordance with this paragraph, then Creditor shall be entitled to submit a proposed order terminating the stay, which the Court may grant without further notice or hearing.

- The notice of default may require that Debtor(s) make any payment(s) that becomes due between the date the notice of default is mailed and before the cure deadline.
- The notice of default may require Debtor(s) to pay \$\_\_\_\_\_ for the fees and costs of sending the notice.
- Only \_\_\_\_ notices of default and opportunity to cure are required per year (calculated from date of entry of this order), during the remainder of this case, or (describe):

6. **Amended Proof of Claim.** Creditor shall file an amended proof of claim to recover all accrued post-petition attorney fees and costs and (describe):

7. **Miscellaneous Provisions.**

- If Creditor is granted relief from stay, the 14-day stay provided by Fed. Rule Bankr. Proc. 4001(a) shall be waived.
- Any notice that Creditor's counsel shall give to Debtor(s)/Codebtor, or attorney for Debtor(s)/Codebtor, pursuant to this order shall not be construed as a communication under the Fair Debt Collection Practices Act, 15 USC §1692.

8. A final hearing on Creditor's motion for relief from stay shall be held on \_\_\_\_\_ at \_\_\_\_\_ in \_\_\_\_\_.

9. Other:

**PRESENTED, AND CERTIFIED, BY:**

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**IT IS SO STIPULATED:**

Creditor's Attorney:

Debtor(s)'s Attorney:

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Name: \_\_\_\_\_  
OSB#: \_\_\_\_\_

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Name: \_\_\_\_\_  
OSB#: \_\_\_\_\_

**NO OBJECTION TO ORDER BY CASE TRUSTEE:**

By: \_\_\_\_\_

Codebtor's Attorney:

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Name: \_\_\_\_\_  
OSB#: \_\_\_\_\_

Record and Return to:  
CHASE HOME FINANCE, LLC.  
P.O. BOX 8000  
MONROE, LA 71211  
ATTENTION: COLLATERAL PROCESSING



[Space Above This Line For Recording Data]

FHA Case No.

## DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on December 22, 2005  
The grantor is  
MARIBEL FRANCISCO DE MORALES, UNMARRIED  
SANDRA MORALES GABRIEL, UNMARRIED  
ARISTEO MORALES GABRIEL, UNMARRIED

("Borrower").

The trustee is Amerithile  
("Trustee").

The beneficiary is JPMORGAN CHASE BANK, N.A.

which is organized and existing under the laws of the U.S.A., and whose address is  
1111 POLARIS PARKWAY, COLUMBUS OH 43240 ("Lender").

Borrower owes Lender the principal sum of  
One Hundred Fifty-Eight Thousand, Four Hundred Sixty-One and 00/100  
Dollars (U.S. \$ 158,461.00). This debt is evidenced by Borrower's note dated the same date as this  
Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on  
January 1, 2036. This Security Instrument secures to Lender: (a) the repayment of  
the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all  
other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance  
of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably  
grants and conveys to Trustee, in trust, with power of sale, the following described property located in

MARION County, Oregon:

LOT 17, GRANDHAVEN, IN THE CITY OF SALEM, COUNTY OF MARION AND  
STATE OF OREGON.